PROTECTIVE LIFE INSURANCE COMPANY
P.O. Box 830619
Birmingham, AL 35283-0619

INDIVIDUAL LIFE INSURANCE APPLICATION FOR REINSTATEMENT

SECTION I – Policy and Insured Information

Policy Number:

1. INSURED(S)

Insured 1 Name: (First, Middle, Last)			*Gender*	*Birthdate*	*Birth State*
Marital Status	*Driver's License No. & State*		*Social Security No./Tax ID No.*		
Home Phone Number	*Work Phone Number*		*Cell Phone Number*		
Address: (Street, City, State, Zip Code)		*Years at Residence*	*Email Address*		

Insured 2 Name: (First, Middle, Last)		*Phone Number*
Relationship to Insured	*Social Security No./Tax ID No.*	*Email Address*
Address: (Street, City, State, Zip Code)		

2. EMPLOYMENT

Insured 1 Employer's Name		*Occupation/Duties*
Annual Income	*Household Income*	*Net Worth*
If unemployed, provide details:		

Insured 2 Employer's Name		*Occupation/Duties*
Annual Income	*Household Income*	*Net Worth*
If unemployed, provide details:		

3. OWNER (If other than Insured)

Name		*Birthdate*
Relationship to Insured	*SSN/Tax ID*	*Phone Number*
Address: (Street, City, State, Zip Code)		*Email Address*

SECTION II – Non-Medical History

HAS THE INSURED: *(Must be answered for all Insureds.)*	Insured 1 Yes	Insured 1 No	Insured 2 Yes	Insured 2 No
1. Used tobacco or nicotine of any kind over the last 5 years?	☐	☐	☐	☐
Type _____ Frequency _____ Date Last Used _____				
2. Consulted a physician or had treatment for the use or possession of:				
A. Alcohol?	☐	☐	☐	☐
B. Narcotics, stimulants. sedatives, hallucinogenic drugs?	☐	☐	☐	☐
3. In the past 5 years, been convicted of (i) two or more moving violations, (ii) driving under the influence of alcohol or other drugs, or (iii) had their driver's license suspended or revoked?	☐	☐	☐	☐
4. Have any insureds ever been convicted of, or pled guilty or no contest to a felony, or do they have any such charge pending against them?	☐	☐	☐	☐
5. Flown as a pilot, student pilot or crew member, or intend to fly as such? If Yes, complete the Aviation Questionnaire.	☐	☐	☐	☐
6. Been a member of, or applied to be a member of, or received a notice of required service in, the armed forces, reserves or National Guard? *If Yes, please list: branch of service, rank, duties, mobilization category and current duty station.* _____ _____	☐	☐	☐	☐
7. Engaged in any of the following activities in the past 2 years? If Yes, complete the appropriate questionnaire. ☐ Racing ☐ Scuba Diving ☐ Hang Gliding ☐ Mountain Climbing ☐ Sky Diving ☐ Parachuting	☐	☐	☐	☐
8. Is/Are the Insured(s):				
a) A citizen of any country other than the United States or Canada? (If Yes, provide country of citizenship, visa type and expiration date, and length of U.S. Residency.) _____ _____	☐	☐	☐	☐
b) Have you traveled or resided outside of the United States in the past 2 years? (If Yes, provide details.) _____	☐	☐	☐	☐
c) Intending to travel or reside outside the United States or Canada within the next 12 months?	☐	☐	☐	☐
To Where _____ When _____ Why _____ For How Long _____				

	Question #	Details to any Yes answers to non-medical history questions 1-8. *(Must be answered if applicable.)*
Insured 1		
Insured 2		

SECTION III – Medical Declarations

1.

	Height	Weight	Gain or Loss and number of pounds in past year		Currently pregnant?	If Pregnant, what is the anticipated delivery date?
Insured 1			☐ Gain ☐ Loss	_____lbs	☐ Yes ☐ No	
Insured 2			☐ Gain ☐ Loss	_____lbs	☐ Yes ☐ No	

2.

Has any insured person ever been diagnosed, treated, tested positive for, or been given medical advice by a member of the medical profession for: (**Circle** conditions to which **Yes** answer applies and give details below.)	**Insured 1** Yes	No	**Insured 2** Yes	No
(a) Any disorder or disease of the **brain or nervous system** (such as paralysis, epilepsy, stroke, convulsions, chronic headache)…….	☐	☐	☐	☐
(b) Any disorder or disease of the **heart, blood vessels, or circulatory system** (such as high blood pressure, heart attack, heart murmur, chest pain)……..	☐	☐	☐	☐
(c) Any disorder or disease of the **respiratory system** (such as asthma, bronchitis, emphysema, tuberculosis)……..	☐	☐	☐	☐
(d) Any disorder or disease of the **stomach, liver, intestines, rectum, pancreas, or abdominal organs**.	☐	☐	☐	☐
(e) Any disorder or disease of the **genitourinary organs** (such as kidneys, urinary tract, blood or sugar in the urine, chronic inflammation)……	☐	☐	☐	☐
(f) Any disorder or disease of the **skeletal system** (such as arthritis, osteoporosis, joints, bones, spine, muscles)……	☐	☐	☐	☐
(g) Any disorder or disease of the **eyes, ears, nose or throat**……..	☐	☐	☐	☐
(h) Any disorder or disease of the **blood, skin, thyroid, lymph or other glands** (such as anemia, diabetes)……	☐	☐	☐	☐
(i) Any **psychiatric or mental health** disorders or diseases (such as attempted suicide, bipolar, obsessive-compulsive)……	☐	☐	☐	☐
(j) Any **gynecological** disorders or diseases (such as irregular Pap Smear, Toxic Shock Syndrome)…….	☐	☐	☐	☐
(k) Any **cancer, tumor, cyst or nodule**……	☐	☐	☐	☐
(l) Any **sexually transmitted disorders or diseases**……	☐	☐	☐	☐
(m) Any disorders or diseases of the **immune system** *except those related to the Human Immunodeficiency Virus (AIDS Virus)*……..	☐	☐	☐	☐

Please provide details for any/all Yes responses in questions (a) – (m) above.

	Question Number	Date of Diagnosis	Diagnosis, Medication or Treatment Prescribed	Medical Professional or Facility
Insured 1				
Insured 2				

3. Has any insured person ever been diagnosed or treated by a member of the medical profession for specified symptoms such as:
(**Circle** conditions to which **Yes** answer applies and give details below.)

	Insured 1 Yes	Insured 1 No	Insured 2 Yes	Insured 2 No
(a) Immune deficiency anemia, recurrent fever, fatigue or unexplained weight loss, malaise, loss of appetite, diarrhea, fever of unknown origin, severe night sweats, unexplained or unusual infections or skin lesions; unexplained swelling of the lymph glands; Kaposi's Sarcoma or Pneumocystis Carinii Pneumonia……	☐	☐	☐	☐
(b) Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)……	☐	☐	☐	☐

Please provide details for any/all Yes responses.

	Question Number	Date of Diagnosis	Diagnosis, Medication or Treatment Prescribed	Medical Professional or Facility
Insured 1				
Insured 2				

4. Has any insured person ever:
(**Circle** conditions to which **Yes** answer applies and give details below.)

	Insured 1 Yes	Insured 1 No	Insured 2 Yes	Insured 2 No
(a) Used narcotics, barbiturates, amphetamines, hallucinogens, marijuana, heroin, cocaine, or other habit forming drugs, except as prescribed by a physician……..	☐	☐	☐	☐
(b) Received medical treatment or counseling for, or been advised by a physician to discontinue, the use of alcohol or prescribed or non-prescribed drugs……	☐	☐	☐	☐
(c) Been a member of any self-help group such as Alcoholics Anonymous or Narcotics Anonymous……	☐	☐	☐	☐

Please provide details for any/all Yes responses.

	Question Number	Date of Diagnosis	Diagnosis, Medication or Treatment Prescribed	Medical Professional or Facility
Insured 1				
Insured 2				

5. ***The following questions do not include answers related to the Human Immunodeficiency Virus (AIDS virus) or for minor viruses, injuries, common colds that prevented normal activities for a period of less than five (5) days.***
Within the past five (5) years, has any insured person:
(**Circle** items or conditions to which **Yes** answer applies and give details below.)

	Insured 1 Yes	Insured 1 No	Insured 2 Yes	Insured 2 No
(a) Been treated, examined or advised by a member of the medical profession for any condition other than stated above……	☐	☐	☐	☐
(b) Been advised by a member of the medical profession to get any specified medical care, hospitalization, surgery or diagnostic test, which has not been completed……	☐	☐	☐	☐
(c) Been an inpatient or outpatient in a hospital, clinic, medical facility, or any similar entity……	☐	☐	☐	☐
(d) Had any diagnostic tests: electrocardiogram (EKG), MRI, CT-Scan or X-ray……..	☐	☐	☐	☐
(e) Been on, or advised to be on any prescribed, non-prescribed (over the counter) medication or prescribed diet……..	☐	☐	☐	☐
(f) Been unable to work, attend school or perform normal activities of life age and gender or been confined at home……..	☐	☐	☐	☐
(g) Has made a claim for or received benefits, compensation or pension for any injury, sickness, disability or impaired condition……	☐	☐	☐	☐

Please provide details for any/all Yes responses.

	Question Number	Date of Diagnosis	Diagnosis, Medication or Treatment Prescribed	Medical Professional or Facility
Insured 1				
Insured 2				

6. Name, Address and Phone Number of Personal Physician or Medical Facility that is consulted for routine health care or periodic check-ups.

Insured 1	Name:
	Address:
	Phone Number:
	Date and Reason of last consult:
	Name:
	Address:
	Phone Number:
	Date and Reason of last consult:
Insured 2	Name:
	Address:
	Phone Number:
	Date and Reason of last consult:
	Name:
	Address:
	Phone Number:
	Date and Reason of last consult:

7. For the following Family Medical History question, please provide details below for each parent or sibling: diagnosis, age of diagnosis, date last treated, age – if still alive and if not alive, age, date, and cause of death.

	Insured 1 Yes	**Insured 1** No	**Insured 2** Yes	**Insured 2** No
Has any insured person had a parent or sibling diagnosed or treated by a member of the medical profession for certain conditions, such as heart or vascular disease, cancer, diabetes, high blood pressure, kidney disease, attempted suicide or mental illness……	☐	☐	☐	☐

Please provide details for any/all Yes responses.

	Family Member	**Age at Diagnosis**	**Diagnosis**	**Date Last Treated**	**Age – if still alive and if not alive, age, date, and cause of death.**
Insured 1					
Insured 2					

SECTION IV – Supplement to Life Insurance Application

The statements and answers to the questions listed below shall become a part of the application; shall be subject to the terms of the application; and shall become a part of any policy based on this application.

		Insured 1 Yes	Insured 1 No	Insured 2 Yes	Insured 2 No
(1)	**For any policy to be issued as a result of this application, will any portion of the initial or future premiums be paid by anyone other than the Insured, his or her family, or employer?** If Yes, complete the "Statement of Owner Intent" (Application Supplement – Part II) and the "Premium Financing Disclosure and Acknowledgement" form.	☐	☐	☐	☐
(2)	**Will anyone other than persons with a familial or employment relationship with the Proposed Insured obtain any right, title or interest in any policy, or in any trust which is to own the policy, issued on the life of the Insured(s) as a result of this application?** If Yes, complete the "Statement of Owner Intent" (Application Supplement – Part II) and the "Trust Certification" (Application Supplement – Part III.)	☐	☐	☐	☐
(3)	**Is the issue age of any Insured 65 or older AND is the total coverage applied for across all Protective companies $1,000,000 or more?** If Yes, complete the "Statement of Owner Intent" (Application Supplement – Part II.)	☐	☐	☐	☐

SECTION V - Signatures

No insurance shall take effect unless: (1) the reinstatement is issued on this application and delivered to and accepted by the Owner; (2) the first premium for the reinstatement is paid in full while the insured is alive; and (3) there has been no change in health and insurability from that described in this application.

I (We) have read or have had read to me (us) the completed Supplemental Application before signing below. The above statements and answers are true and complete to the best of my (our) knowledge and belief. I (We) agree that such statements and answers shall be part of the application and shall be considered the basis of any insurance issued.

Any person who knowingly with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties according to state law.

Signed in: _____, this _____ day of _____, _____.
(City and State) (Month) (Year)

_____ _____
Signature of Insured 1 Signature of Insured 2

_____ _____
Signature of Parent or Guardian Signature of Owner/Trustee (provide officer's title if policy is owned by a corporation)

_____
Signature of Witness

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INDIVIDUAL LIFE INSURANCE – CONTINUATION OF INFORMATION

Proposed Insured 1: _____
First Name | Middle Name | Last Name | Policy Number

Proposed Insured 2: _____
First Name | Middle Name | Last Name | Policy Number

I have read or have had read to me the completed Supplemental Application before signing below. The above statements and answers are true and complete to the best of my knowledge and belief. I agree that such statements and answers shall be part of the application and shall be considered the basis of any insurance issued.

_____	_____	_____	_____
Proposed Insured 1 (Sign Name in Full)	Date	Proposed Insured 2 (Sign Name in Full)	Date
_____	_____	_____	_____
Signature of Parent or Guardian	Date	Signature of Witness	Date
_____	_____		
Signature of Owner (Sign Name in Full) *(if other than Proposed Insured)*	Date		

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AUTHORIZATION TO OBTAIN AND DISCLOSE INFORMATION

This Authorization to Obtain and Disclose Information complies with the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") as related to Life Insurance.

USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION

I (we) authorize Protective Life Insurance Company (Protective Life) and its reinsurers to obtain, directly or through designated third parties, and to use any information about or relating to me (us) that may affect my (our) insurability. Protective Life and its reinsurers, Life Insurance Representative(s) or regional sales office representing me on my (our) application for insurance may:

a. obtain and use health and medical information from all dates of service, including but not limited to, medical records, prescription drugs, chart notes, electrocardiograms (EKG), and information about the diagnoses and/or treatments relating to Human Immunodeficiency Virus (HIV) infection or Acquired Immunodeficiency Syndrome (AIDS), sexually transmitted diseases, drug use, alcohol use, nicotine or tobacco use, physical and mental diseases and illnesses, and psychiatric disorders (excluding psychotherapy notes);
b. obtain and use non-health and non-medical information, including but not limited to financial information, credit reports, consumer reports, driving record, criminal record, character, general reputation, personal characteristics or behavioral and lifestyle factors and information about avocations and aviation activity;
c. use all of this information to evaluate an application for insurance, a claim for insurance benefits, or both;
d. use any information relating to communicable diseases (e.g., hepatitis A, measles, influenza, tuberculosis) and other risk factors relating to me or to my spouse or life partner to evaluate an application for insurance on either me or my spouse or life partner.

RELEASE AND DISCLOSE INFORMATION FROM THIRD PARTIES

I (we) authorize the following persons and organizations to release and disclose the information described in the ***USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION*** section to Protective Life, directly through the following designated third parties or its representative(s) acting on its behalf:

a. my (our) doctor(s); medical practitioners; pharmacists and Pharmacy Benefit Managers;
b. medical and related facilities, including hospitals, clinics, facilities run by the Veteran's Administration, Kaiser Permanente, The Cleveland Clinic Foundation including all satellite facilities and The Mayo Clinic;
c. insurers; reinsurers;
d. my (our) current and previous employers;
e. MIB, LLC **(MIB**); and commercial consumer reporting agencies **(CRA).**

All of these persons and organizations other than **MIB** may release the information described above to a **CRA** acting for Protective Life. **MIB** may not release the information described in the ***USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION*** section to a **CRA**.

TESTING OF BLOOD, ORAL FLUIDS AND URINE

I (we) authorize Protective Life to draw and test my (our) blood, and/or oral fluids, and urine as necessary to underwrite my (our) application for insurance. These tests may include, but are not limited to:

a. tests for cholesterol and related blood lipids, diabetes, liver or kidney disorders, immune disorders (other than HIV/AIDS, see ***SPECIAL REQUIREMENT FOR HIV/AIDS TESTING*** section).
b. tests for the presence of drugs, nicotine, or their metabolites.

This authorization does not include genetic testing. Unless otherwise required by law or regulation, Protective Life may, but is not obligated to, release any of these test results directly to me or to my spouse or life partner.

RELEASE OF MEDICAL, NON-HEALTH, NON-MEDICAL AND TESTING INFORMATION

I (we) authorize Protective Life to release and disclose the information described in the ***USE OF MEDICAL, NON-HEALTH AND NON-MEDICAL INFORMATION*** section and the ***TESTING OF BLOOD, ORAL FLUIDS AND URINE*** section:

a. to its affiliates, its reinsurers, persons or organization providing services relating to insurance underwriting for Protective Life, **MIB** and as otherwise required by law.
b. to release and disclose the information to other duly licensed life insurers if I (we) have applied or apply to the other insurers for insurance.
c. to its reinsurers, to make a brief report of my personal health information to **MIB**.
d. to the Life Insurance Representative(s) representing me to duly licensed specific life insurers for the purpose of applying for life insurance if my (our) application with Protective Life is declined or if Protective Life is unable to offer coverage at an acceptable rate.
e. to the Life Insurance Representative(s) and its staff, affiliated companies and/or entities, insurance companies and their re-insurers representing me on my (our) application for life insurance.

SPECIAL REQUIREMENT FOR HIV/AIDS TESTING

If Protective Life intends to test for the presence of antibodies to the Human Immunodeficiency Virus (HIV), which is the virus that has been associated with Acquired Immune Deficiency Syndrome (AIDS), Protective Life may require a separate authorization. I (we) hereby authorize Protective Life:

a. to obtain and use the results of any HIV tests that I (we) separately authorize.
b. (if permitted by law) to disclose the results of any tests to its reinsurers and **MIB**.

GENERAL INFORMATION

a. This authorization shall be valid for 24 months from the Date of Authorization shown below, or for the time limit, if any, permitted by applicable law in the state where the policy is delivered or issued for delivery, whichever period is shorter, or, in the event of a claim for benefits, for the duration of such claim.
b. During the evaluation of my (our) insurance application, I (we) understand that I (we) have the right to revoke the authorizations in the previous sections (above) by writing to Protective Life at P.O. Box 830619 • Birmingham, Alabama 35283-0619. If this authorization is revoked, this would result in the file being closed and no coverage provided.
c. I understand I do not have to sign this authorization in order to obtain **health care benefits (treatment, payment or enrollment).**
d. I (we) understand that any information about me (us) that is disclosed pursuant to this authorization may be subject to re-disclosure and no longer covered by certain federal rules governing privacy and confidentiality of health information. The information contained in these medical and financial records will be held in confidence and may be used only for the purpose of the procurement, or underwriting for the possible procurement or the evaluation of life, health, long term care, or other insurance products.
e. I (we) understand that my (our) personal information, including my (our) protected health information disclosed under this authorization will be incorporated into and made a part of any life and/or disability insurance policy(ies) issued by the Company and that the policy(ies) will be delivered to the policy owner.
f. *I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction. Any modifications to this authorization may preclude Protective Life's ability to process this application.*

AUTHORIZATIONS AND INVESTIGATIVE CONSUMER REPORT

☐ I (we) have been given a copy of this **Authorization to Obtain and Disclose Information** along with the **Description of Information Practices**.

☐ I (we) would like to be interviewed if an investigative consumer report will be made. (Please refer to the **Description of Information Practices** for additional information regarding the interview for an **Investigative Consumer Report**.)

THIS AUTHORIZATION <u>MUST</u> BE SIGNED WITHOUT MODIFICATION AND RETURNED WITH THE APPLICATION BEFORE PROCESSING.

SIGNATURES

Date of Authorization: X_____

_____

List Health Care Providers

X_____	_____	_____	_____
Proposed Insured 1 (Signature)	Print Name of Proposed Insured 1	Birthdate	Social Security Number
X_____	_____	_____	_____
Proposed Insured 2 (Signature)	Print Name of Proposed Insured 2	Birthdate	Social Security Number

_____	X_____	_____
If Minor, Print Name	Parent or Legal Guardian (Signature)	Print Name of Parent or Legal Guardian

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NOTICE AND CONSENT FOR AIDS VIRUS (HIV) TESTING

Acquired Immunodeficiency Syndrome (AIDS) is a life-threatening disorder of the immune system, caused by a virus, HIV. The virus is transmitted by sexual contact with an infected person, from an infected mother to her newborn infant, or by exposure to infected blood (as in needle sharing during IV drug use). Persons at high risk of contracting AIDS include males who have had sexual contact with another man, intravenous drug users, hemophiliacs, and sexual contacts with any of these persons. AIDS does not typically develop until a person has been infected with HIV for several years. A person may remain free of symptoms for years after becoming infected. Infected persons have a 25 percent to 50 percent chance of developing AIDS over the next 20 years. Symptoms which may develop include fever (including night sweats), weight loss, swollen lymph glands, fatigue, diarrhea and white spots or unusual blemishes in the mouth.

1. **PURPOSE OF THE HIV TEST.** To evaluate your insurability, the Insurer named above, Protective Life Insurance Company, has requested that you provide a sample of your blood, urine or other body fluids for testing and analysis to determine the presence of human immunodeficiency virus (HIV) antibodies or antigens. This is not a test for AIDS; AIDS can only be diagnosed by medical evaluation.
2. **PRE-TEST COUNSELING.** Many public health organizations have recommended that before taking an AIDS-related test, a person seek counseling to become informed concerning the implications of such a test.
3. **METHOD AND ACCURACY OF THE HIV TEST.** The HIV antibody test that is to be performed is actually a series of tests done by a medically accepted procedure. Your blood, urine or other body fluids sample will first be subjected to a test known as ELISA (enzyme-linked immunosorbent assay). If the result of this test is positive, the ELISA test will be repeated. If this repeat ELISA test is also positive your blood, urine or other body fluids specimen will then be subjected to another, more specific technique called the Western blot test, for confirmation. Your test result is considered positive only after positive results are obtained on two ELISA tests and a Western Blot test. The HIV antibody test is extremely accurate. However, in rare instances the test may be positive in persons who are not infected with the virus (a false positive). This may include persons who have not engaged in high risk behavior. These individuals are encouraged to seek retesting to help confirm the validity of the positive test. Additionally, the test may occasionally be negative in persons who are infected with HIV (a false negative) especially when the infection occurred recently; it takes at least 4-12 weeks for a positive test result to develop after a person is infected.
4. **CONFIDENTIALITY OF HIV TEST RESULTS.** All test results will be treated confidentially. They will be reported by the laboratory to the Insurer. When necessary for business reasons in connection with insurance you have or have applied for with the Insurer, the Insurer may disclose test results to others such as its affiliates, reinsurers, employees, or contractors. If the Insurer is a member of the MIB, LLC and if the test results for HIV antibodies/antigens are other than normal, the Insurer will report to the MIB in a generic code which signifies only a non-specific laboratory test abnormality. If your HIV test is normal, no report will be made about it to the MIB.
   Other test results may be reported to the MIB, LLC in a more specific manner. The organizations described in this paragraph may maintain the test results in a file or data bank. There will be no other disclosure of test results or even that the tests have been done except as may be required or permitted by law or as authorized by you.
5. **POSITIVE TEST RESULTS.** Positive HIV antibody/antigen test results do not mean that you have AIDS, but that you are at significantly increased risk of developing AIDS or AIDS-related conditions. Federal authorities say that persons who are HIV antibody/antigen positive should be considered infected with the AIDS virus and capable of infecting others.
   Positive HIV antibody or antigen test results or other significant laboratory test abnormalities will adversely affect your application for insurance. This means that your application may be declined, that an increased premium may be charged, or that other policy changes may be necessary.
6. **NOTIFICATION OF HIV TEST RESULTS.** If the test results are negative, no routine notification will be sent to you. Positive or indeterminate test results will be provided to the private physician you indicate below:

   _____ _____
   Physician's Name Physician's Address

   In absence of a designated physician, positive or indeterminate test results will be communicated in accordance with the rules of your state. Some states will require notification of positive or indeterminate test results to the local health department in addition to or in lieu of notification to your private physician.

CONSENT: I have read and I understand this Notice and Consent for HIV (AIDS)-Related Testing and the accompanying informational pamphlet entitled *HIV & AIDS: Get The Facts*. I voluntarily consent to testing and disclosure as described above. I understand that I have the right to withdraw this consent prior to being tested and that I may request and receive a copy of this form. A photocopy of this form will be as valid as the original. In addition, I authorize Protective Life Insurance Company or its reinsurers to make a brief report of any personal health information to the MIB.

_____ _____
Proposed Insured (Print) Date of Birth

_____ _____ _____
Signature of Proposed Insured or Parent/Guardian Date State of Residence

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FROM AMERICAN RED CROSS PAMPHLET - HIV & AIDS: GET THE FACTS

HIV & AIDS
AIDS is one of the leading causes of death for Americans between the ages of 25 and 44, according to the Centers for Disease Control and Prevention (CDC). Many of the people who are infected with HIV today did not believe they were at risk.

HIV is serious. HIV is deadly. HIV will be with us for a long time. You don't have to get HIV if you follow some simple rules of prevention. The following information about HIV infection and AIDS will help you and those you love learn to protect yourselves.

FACT: AIDS is caused by a virus called HIV.
HIV stands for human immunodeficiency virus. It is the virus that causes AIDS – acquired immunodeficiency syndrome. HIV is spread from one person to another through sex and blood-to-blood contact. When someone becomes infected with HIV, the virus attacks that person's immune system (the system that defends the body from illness). A person develops AIDS when his or her immune system becomes so damaged that it can no longer fight off diseases and infections. These diseases and infections can be fatal. Most people get infected with HIV by having unprotected sex or sharing needles with someone who already has the virus. HIV does not discriminate. Anyone can get HIV.

FACT: People infected with HIV may look and feel healthy for a long time.
It may take up to 10 years for people who are infected with HIV to develop AIDS. They may look and feel healthy for years after becoming infected. They may not know they are infected. Even if they don't look or feel sick, they can infect others.

FACT: When signs of illness do appear, they vary from person to person.
Some people get fevers or diarrhea. Most people get swollen glands that won't clear up. Many lose weight for no apparent reason. This is because the virus harms the body's defenses (immune system). When people develop AIDS, they may have illnesses that healthy people would usually resist. Only a blood test can tell if someone is infected with HIV. Only a doctor can diagnose AIDS.

FACT: You cannot "catch" HIV like you do a cold or flu.
Unlike many other viruses, HIV is not spread through the air or water. HIV is not spread through everyday casual contact.

You cannot get HIV from – handshakes, hugs, coughs or sneezes, sweat or tears, mosquitoes or other insects, pets, eating food prepared by someone else, being around an infected person. **Or from using** – swimming pools, toilet seats, phones or computers, straws, spoons, or cups, drinking fountains.

FACT: Most people with HIV or AIDS got the virus by having sex or sharing needles with someone who was already infected – even once may put you at risk.
These are the most common ways in which HIV is spread: Having vaginal, anal, or oral sex without a latex condom, with someone who has HIV. Sharing needles or syringes with someone who is infected with HIV. From an infected mother to her baby during pregnancy, childbirth, or, rarely, through breast feeding.

FACT: You can protect yourself from the virus.
The best ways to prevent HIV infection are: Do not have sex. You can get infected from even one sexual experience. Avoid contact with another person's blood, semen, or vaginal fluid. Do not shoot drugs. Never share any kind of needle or syringe. Any object that breaks the skin should not be shared. Do not use drugs or alcohol. They can keep you from thinking clearly and cause you to make unwise decisions. **If you are sexually active** – have sex only with a partner who is not infected, who has sex only with you, and who does not shoot drugs or share needles and syringes. Keep in mind that it is difficult to know these things about another person. **Always use a latex condom** for any kind of sex because it's possible you won't know if your partner is infected. **Make smart decisions.** Whether you have sex and whether you use condoms are decisions you can make over and over. You can choose not to have sex, even if you have had sex in the past. You can choose to use condoms even if you have not used condoms in the past. Use what you have learned to make decisions about sex that are good for you and for your partner. Get the **latest information** from the CDC.

FACT: Latex condoms (rubbers) can help prevent HIV infection.
Latex condoms can help lower your risk of HIV infection during sex, as well as your risk of contracting other sexually transmitted diseases (STDs). Latex condoms act as an effective barrier to diseases. But condoms are not foolproof. They don't completely eliminate the risk of becoming infected because they can break, tear, or slip off. They must be put on before genital contact. And they must be used the right way – from start to finish – every time for vaginal, anal, and oral sex. **Find out how.**

Birth control pills and diaphragms will not protect you or your partner from HIV or other STDs.

FACT: It is impossible for a donor to get HIV from giving blood or plasma.
In the United States, every piece of equipment (needles, tubing, containers) used to draw blood is sterile and brand new. It is used only once, and then destroyed. You cannot get HIV from giving blood.

FACT: The chances of getting HIV from a blood transfusion in the United States are now extremely low.
Early in the AIDS epidemic, some people became infected with HIV through infected blood in the nations' blood supply. Since then, the risk of getting an HIV-contaminated transfusion has dropped dramatically and is now estimated to be two in one million units of blood. The Red Cross and other blood banks use a combination of ways to protect the blood supply, including –

Screening of donors. Since 1983, those who want to give blood are not allowed to give blood if they indicate they are at risk of being infected with HIV.

Testing donated blood and plasma for signs of HIV since 1985, when tests became available. If a test shows the presence of HIV, that blood is destroyed. Over time, testing methods have greatly improved. However, testing cannot completely eliminate the risk of infected blood. If someone donates blood or plasma soon after becoming infected, current tests may not always be able to detect the presence of the virus.

FACT: There are blood tests for HIV.
If you think you may be infected with HIV, you may want to consider taking an antibody blood test and getting counseling both before and after being tested. These blood tests look for the presence of HIV antibodies in the blood as signs of the virus. The body almost always develops antibodies to fight off viruses that enter the blood stream.

The "window period" affects test results……. Current blood tests are over 99 percent accurate. However, there is usually a window period from a few weeks to a few months after a person becomes infected for enough antibodies to develop to be detected in a blood test. For this reason, if someone was infected recently, the test may not yet show that the person is infected. Contact your local public health department, AIDS service organization, Red Cross chapter, or doctor's office for more information about testing and HIV counseling.

FACT: So far, there is no vaccine for HIV or a cure for AIDS.
Some medicines that are now available help to treat the symptoms of AIDS patients and allow them to live more comfortably. None of these medicines can keep a person from becoming infected with HIV. None of the treatments can cure AIDS. But people can prevent HIV infection by learning the facts and acting on them. Find out more about **HIV/AIDS treatment.**

FACT: You can help fight the battle against HIV and AIDS by being a volunteer.
Volunteers are always needed. They can answer AIDS hotlines and help teach others about HIV and AIDS. They can help people living with AIDS by shopping for them or bringing meals to their homes. They can help raise funds to fight this epidemic. Call **your local Red Cross chapter** or AIDS service organization to learn how you can help.

To learn more facts about HIV and AIDS, order the American Red Cross **HIV/AIDS Facts Book**.

Further information about HIV/AIDS can be obtained from your Red Cross chapter, local or state health department, other community agencies, the National AIDS Network agency, or the National AIDS Hot Line. The Hot Line number is 1-800-342-AIDS.

PROTECTIVE LIFE INSURANCE COMPANY
P.O. Box 830619
Birmingham, AL 35283-0619

DESCRIPTION OF INFORMATION PRACTICES

(Including MIB, LLC Notice and Fair Credit Reporting Act Notice)

DISCLOSURE OF INFORMATION

In considering your application for insurance, information from various sources must be considered. These include the results of your physical examination, if required, and any reports Protective Life may receive from doctors and hospitals who have attended you.

Information regarding your insurability will be treated as confidential. Protective Life, or its reinsurers, may, however, make a brief report of any personal health information thereon to the MIB, LLC ("MIB"), which operates an information exchange on behalf of insurance companies that are members of MIB Group, Inc. If you apply to another MIB member company for life or health insurance coverage or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file.

Upon receipt of a request from you MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 or go to its website at www.mib.com to request disclosure online. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

Protective Life, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

INVESTIGATIVE CONSUMER REPORT

Furthermore, as part of our procedures for processing your insurance application, an investigative consumer report may be prepared by one or more of the commercial agencies offering this service whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information as to your insurance risk score, character, general reputation, personal characteristics or behavioral and lifestyle factors, except as may be related directly or indirectly to your sexual orientation. You have the right to be personally interviewed if we order an investigative consumer report. You also have the right to receive a copy of the report by making a written request to Protective Life, within a reasonable period of time, to receive additional detailed information about the nature and scope of this investigation.

YOU CAN REVIEW AND CORRECT YOUR INFORMATION

As a general practice, we will not disclose personal or privileged information about you to anyone else without your consent, unless a legitimate business need exists or disclosure is required or permitted by law. You are entitled, upon request, to receive a more detailed statement of our information practices. You also have the right to access the personal information about you that we have in our records. You may see a copy of the information, or we will send it to you, whichever you prefer. You also have the right to request correction of personal information we may have about you which you think is wrong. To exercise these rights, please write to us at the address appearing at the end of this notice.

Ask our agent/producer for assistance or call or write us at Protective Life Insurance Company, Attention: New Business, P.O. Box 830619, Birmingham, Alabama 35283-0619. Telephone: 800-366-9378

THIS NOTICE MUST BE GIVEN TO THE PROPOSED INSURED

AGENT/PRODUCER COMPENSATION DISCLOSURE

Agents/Producers receive compensation from an insurer or third party, which may differ depending upon the product or insurer. Additional compensation may be received by the Agent/Producer based on other factors including premium volume placed with the company and loss or claim experience.